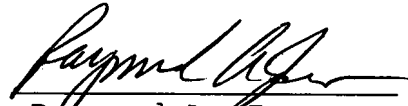


I hereby certify that this correspondence is being deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to Mail Stop RCE, Commissioner For Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on August 13, 2007.


Raymond A Joao

RJ026

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLICANT : RAYMOND A. JOAO
SERIAL NO. : 09/391,335
FILED : SEPTEMBER 7, 1999
FOR : APPARATUS AND METHOD FOR PROVIDING EMPLOYEE
BENEFITS AND/OR EMPLOYEE BENEFITS
INFORMATION
EXAMINER : C. GILLIGAN
GROUP : 3626

Mail Stop RCE
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AMENDMENT

Sir:

This is an Amendment in the above-identified application. Entry of this Amendment is respectfully requested.

Applicant gratefully acknowledges the Examiner's indication in the Notice Of Allowance and Issue Fee(s) Due correspondence, mailed July 31, 2007 that Claims 544, 546-551, 553-556, 558-560, 562-572, 582-591, 594-599, 601, 603-608, 610-613, 616, 617, 619-630, 632-643, 645-648, 651-656, 658-671, 676-679, 681-721, 723, 727, 728, 730-786, 790, 791, 794, and 796-820 are allowed.

Based on the following Amendments and Remarks, the application is deemed to be in condition for allowance and action to that end is respectfully requested.

Please amend the application as follows: